

PATENT



ATTORNEY DOCKET NO.: D3398-00033 CIP

#5  
2179/16-02

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Aguais et al.

Serial No.: 10/051,905

Group Art Unit: 2171

Filed: January 17, 2002

Examiner: not assigned

For: System and Methods for Valuing and Managing the Risk of Credit  
Instrument Portfolios

I CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE  
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ON June 18, 2002  
Steven E. Koffel

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**JUN 27 2002**

**Technology Center 2100**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

**INFORMATION DISCLOSURE STATEMENT TRANSMITTAL LETTER**

Enclosed herewith is an Information Disclosure Statement pursuant to 37 CFR.  
§ 1.56 in connection with the above-identified application, which statement is being  
filed:

- ☐ Together with the present application.
- ☒ Before the first Office Action on the merits or three (3) months from the  
filing date of this application, whichever occurs last. [37 CFR § 1.97(b)]
- ☐ After the first Office Action on the merits, but before a Final Office Action  
under §1.113 or Notice of Allowance under §1.311, whichever occurs first.  
[37 CFR § 1.97(c)]. (Either the fee or certification is provided, as set forth  
below)

- ☐ After a Final Office Action under §1.113 or Notice of Allowance under §1.311, but prior to or with payment of the Issue Fee. [37 CFR § 1.97(d)]. The fee and certification are provided, as set forth below).

Consistent with Applicant's obligations pursuant to 37 CFR §§1.97 and 1.98, the following requirements have been met:

- ☒ No separate requirements are needed.  
☒ No additional fee is required.

☐ **Fee Under 37 CFR § 1.97(c) or 1.97(d)**

The fee of \$180.00 for submission of an IDS under § 1.97(c) as set forth in § 1.17(p) accompanies this statement.

☐ **Certification Under 37 CFR § 1.97(e)**

The undersigned certifies:

- ☐ 1 that each item of information contained in the information disclosure statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement; or
- ☐ 2 that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in §1.56(c) more than three months prior to the filing of the information disclosure statement.

**Provision of Copies of References**

- ☒ A copy of each of the references listed on the attached Form PTO-1449 is enclosed herewith and forms a part hereof.
- ☐ A translation of Reference\_\_ is enclosed herewith and forms a part hereof.

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ATTORNEY DOCKET NO.:D3398-00033 CIP

- ☐ A copy of the European Search Report from a corresponding or related EPO application is enclosed herewith.
- ☐ A copy of the International Search Report from a corresponding or related PCT application is enclosed herewith.

**Identification of Prior Application(s) In Which Listed Information Was Already Cited And For Which No Copies Are Submitted Or Need Be Submitted**

- ☐ This application relies, under 35 U.S.C. § 120, on the earlier filing date of prior U.S. Application No(s). , filed . The following references were submitted to, and/or cited by, the Office in the prior application(s) and therefore are not required to be provided in this application:
- ☒ The Commissioner is hereby authorized to charge any fees associated with this communication or credit any overpayment to Deposit Account No. 04-1679.

Respectfully submitted,

Date: 6/18/02

  
STEVEN E. KOFFS  
Registration No. 37,163

DUANE MORRIS LLP  
One Liberty Place  
Philadelphia, PA 19103-7396  
215-979-1250 tel  
215-979-1020 fax

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(use as many sheets as necessary)*

Sheet	1	of	5
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**Complete if Known**

Application Number	10/051,905
Filing Date	January 17, 2002
First Named Inventor	AGUAIS, Scott et al.
Group Art Unit	N/A
Examiner Name	N/A
Attorney Docket Number	D3398-00033CIP

## U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
		US- 6,249,775	08-19-2001	Freeman et al.	
		US- 6,078,903	06-20-2000	Kealhofer	
		US- 6,014,627	01-11-2000	Togher et al.	
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## FOREIGN PATENT DOCUMENTS

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Signature**

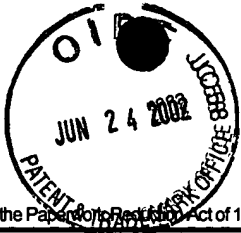
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<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet 2 of 5

**Complete if Known**

Application Number	10/051,905
Filing Date	January 17, 2002
First Named Inventor	AGUAIS, Scott et al.
Group Art Unit	N/A
Examiner Name	N/A
Attorney Docket Number	D3398-00033CIP

**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		AGUAIS et al., "Creating value from both loan structure and price", Commercial Lending Review, 1998, 13(2): 13-24.	
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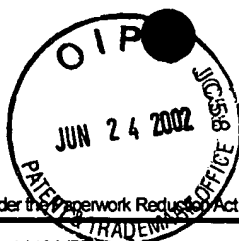
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Sheet 3 of 5

### Complete if Known

Application Number	10/051,905
Filing Date	January 17, 2002
First Named Inventor	AGUAIS, Scott et al.
Group Art Unit	N/A
Examiner Name	N/A
Attorney Docket Number	D3398-00033CIP

### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
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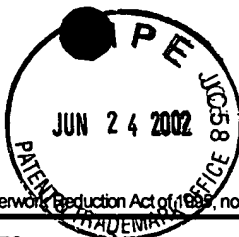
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Sheet 4 of 5

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Filing Date	January 17, 2002
First Named Inventor	AGUAIS, Scott et al.
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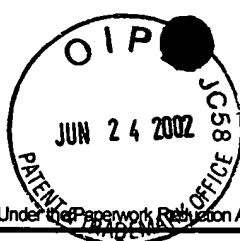
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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)			<b>Complete if Known</b>		
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			Filing Date	January 17, 2002	
			First Named Inventor	AGUAIS, Scott et al.	
			Group Art Unit	N/A	
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Sheet	5	of	5	Attorney Docket Number	D3398-00033CIP

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		LI, D., 2000, "On default correlation: a copula function approach", Journal of Fixed Income, 9(3).	
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